SCHEDULE 1

COLCHESTER BOARD OF EDUCATION
HEALTH INSURANCE RESERVE ANALYSIS
AS OF: AUGUST 2021

	FINAL
BEGINNING BALANCE 7/1/21	3,574,714.03
DEPOSITS:	
EMPLOYER CONTRIBUTIONS	848,363.00
CO-PAY EMPLOYEES	37,086.32
RETIREES	57,950.65
COBRA	1,836.04
INTEREST	636.09
TOTAL DEPOSITS	945,872.10
EXPENSES:	
CLAIMS	793,043.42
ADMIN FEE	141,108.58
HSA EMPLOYER CONTRIBUTION	16,250.00
Federal Excise Tax	1,821.18
Wellness Program Fees	0.00
Wellness Program Incentives	0.00
Year End Settlement	0.00
State Assessment	0.00
PPI Benefits	8,972.50
Actuarial Services	0.00
PY Adj & Audit Fees	0.00
Other	0.00
TOTAL EXPENSES	961,195.68
ENDING BALANCE	3,559,390.45

SCHEDULE 3

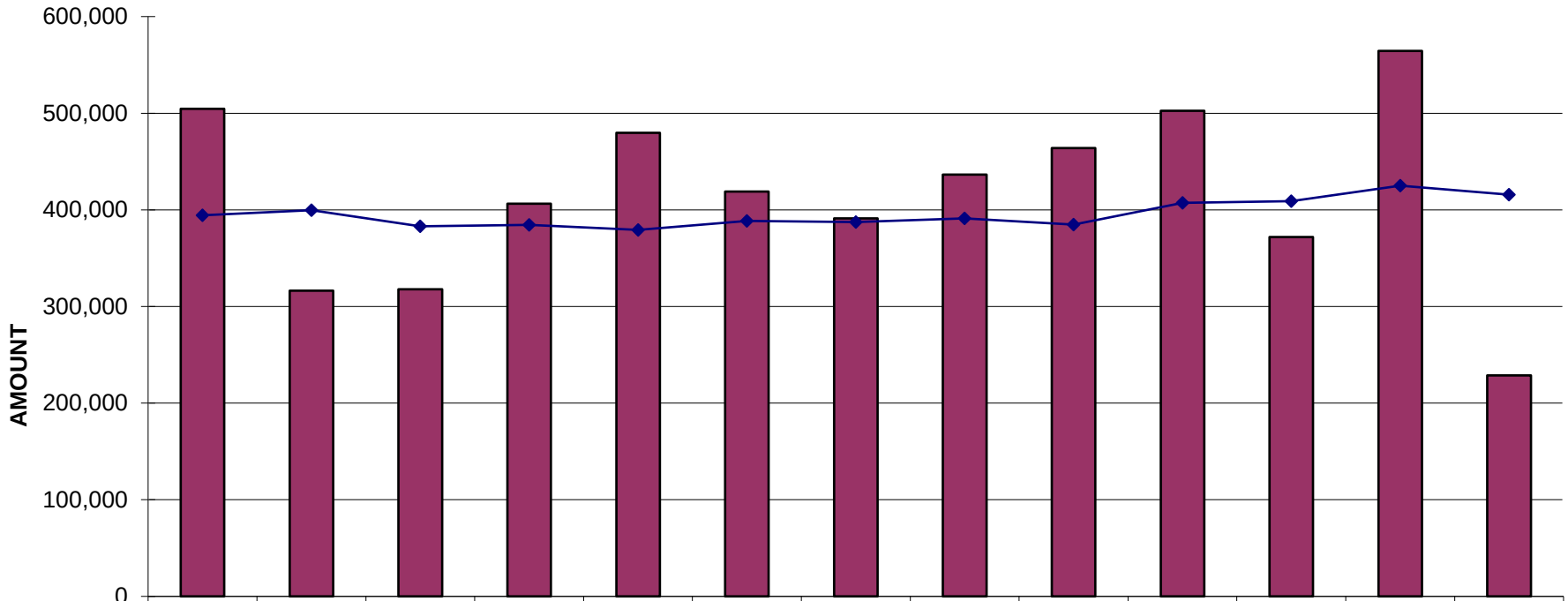
COLCHESTER BOARD OF EDUCATION
HEALTH INSURANCE MONTHLY SUMMARY
AS OF: AUGUST 2021

	REVENUES			EXPENSES								MONTHLY	YTD
	EMPLOYER	CO-PAYS	TOTAL	CLAIMS/FEES	ADMIN	Wellness Program	State Assessment	PPI Benefit	HSA	Other	TOTAL	BALANCE	BALANCE
BEG BALANCE													**3,574,714**
Jul-20	424,182	60,549	484,731	564,371	0	0	0	4,451	16,250	1,821	586,893	(102,163)	3,472,551
Aug-20	424,182	36,960	461,142	228,672	141,109	0	0	4,522	0	0	374,303	86,839	3,559,390
Sep-20	0	0	0	0	0	0	0	0	0	0	0	0	3,559,390
Oct-20	0	0	0	0	0	0	0	0	0	0	0	0	3,559,390
Nov-20	0	0	0	0	0	0	0	0	0	0	0	0	3,559,390
Dec-20	0	0	0	0	0	0	0	0	0	0	0	0	3,559,390
Jan-21	0	0	0	0	0	0	0	0	0	0	0	0	3,559,390
Feb-21	0	0	0	0	0	0	0	0	0	0	0	0	3,559,390
Mar-21	0	0	0	0	0	0	0	0	0	0	0	0	3,559,390
Apr-21	0	0	0	0	0	0	0	0	0	0	0	0	3,559,390
May-21	0	0	0	0	0	0	0	0	0	0	0	0	3,559,390
Jun-21	0	0	0	0	0	0	0	0	0	0	0	0	**3,559,390**
TOTAL	848,363	97,509	945,872	793,043	141,109	0	0	8,973	16,250	1,821	961,196	(15,324)	

MONTHLY AVERAGES:

DEPOSITS	**472,936**
EXPENSES	**480,598**
CONTRIBUTION TO RESERVE	(7,662)

COLCHESTER BOARD OF EDUCATION
13 MONTH MEDICAL CLAIMS TREND HISTORY
(PAID CLAIMS AND NETWORK ACCESS FEE)
Excludes Administrative Costs



	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21
Series2	504,649	316,381	317,697	406,481	479,710	418,813	391,240	436,515	463,890	502,513	371,928	564,371	228,672
Series1	394,324	399,632	382,998	384,549	379,245	388,514	387,210	391,032	384,833	407,247	408,975	425,002	415,605

Series 1 - Rolling 13 month average
Series 2 - Monthly claims